

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: TONYAN, PAMELA MARIE

§ Case No. 08-74193

§

§

§

Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

STEPHEN G. BALSLEY, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$578,625.00</u>	Assets Exempt: <u>\$106,550.00</u>
Total Distribution to Claimants: <u>\$3,562.15</u>	Claims Discharged Without Payment: <u>\$73,373.68</u>
Total Expenses of Administration: <u>\$1,951.35</u>	

3) Total gross receipts of \$ 5,513.50 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$5,513.50 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$333,335.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,951.35	1,951.35	1,951.35
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	2,605.09	2,605.09	2,605.09
GENERAL UNSECURED CLAIMS (from Exhibit 7)	24,735.00	49,595.74	49,595.74	957.06
TOTAL DISBURSEMENTS	\$358,070.00	\$54,152.18	\$54,152.18	\$5,513.50

4) This case was originally filed under Chapter 7 on December 30, 2008.
The case was pending for 8 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/09/2009

By: /s/STEPHEN G. BALSLEY
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Checking account - Kane County Teacher's CU	1129-000	100.00
Checking account - Chase Bank	1129-000	100.00
2008 income tax refund	1224-000	5,313.00
Interest Income	1270-000	0.50
TOTAL GROSS RECEIPTS		\$5,513.50

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
----------	--------------------------	--	--------------------	-------------------	----------------

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Wells Fargo	4110-000	264,505.00	N/A	N/A	0.00
Washington Mutual Bank	4110-000	57,100.00	N/A	N/A	0.00
Heights Finance	4210-000	11,730.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$333,335.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Stephen G. Balsley	2100-000	N/A	1,301.35	1,301.35	1,301.35
Stephen G. Balsley	3110-000	N/A	650.00	650.00	650.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,951.35	1,951.35	1,951.35

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	N/A				
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
----------	--------------------------	--	---	-------------------	----------------

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Illinois Department of Revenue	5800-000	N/A	2,605.09	2,605.09	2,605.09
TOTAL PRIORITY UNSECURED CLAIMS		0.00	2,605.09	2,605.09	2,605.09

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Illinois Department of Revenue	7100-000	N/A	540.00	540.00	10.43
PYOD, LLC/Citibank	7100-000	N/A	19,081.27	19,081.27	368.21
PYOD, LLC/Citibank	7100-000	N/A	1,697.11	1,697.11	32.75
HSBC Bank Nevada, N.A.	7100-000	N/A	1,318.77	1,318.77	25.45
Beneficial Illinois, Inc.	7100-000	N/A	12,317.93	12,317.93	237.70
GE Money Bank/Sam's Clubs	7100-000	N/A	2,815.37	2,815.37	54.33
Chase Bank USA, N.A.	7100-000	N/A	11,825.29	11,825.29	228.19
HSBC Bank	7100-000	3,185.00	N/A	N/A	0.00
Barclays Bank Delaware	7100-000	8,109.00	N/A	N/A	0.00
Nordstrom FSB	7100-000	13,441.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		24,735.00	49,595.74	49,595.74	957.06

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-74193

Trustee: (330410) STEPHEN G. BALSLEY

Case Name: TONYAN, PAMELA MARIE

Filed (f) or Converted (c): 12/30/08 (f)

§341(a) Meeting Date: 01/28/09

Period Ending: 09/09/09

Claims Bar Date: 05/15/09

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	30464 Pebble Beach Circle, Genoa, IL	240,000.00	0.00	DA	0.00	FA
2	Checking account - Kane County Teacher's CU	100.00	100.00		100.00	FA
3	Checking account - Chase Bank	100.00	100.00		100.00	FA
4	Household goods and furnishings	2,000.00	0.00	DA	0.00	FA
5	Books, CD's, tapes, records, family pictures	100.00	0.00	DA	0.00	FA
6	Clothing	50.00	0.00	DA	0.00	FA
7	Jewelry	200.00	0.00	DA	0.00	FA
8	Term life insurance	0.00	0.00	DA	0.00	FA
9	Pension	85,000.00	0.00	DA	0.00	FA
10	2004 Toyota Solara	11,275.00	0.00	DA	0.00	FA
11	2008 income tax refund (u)	7,500.00	2,313.00		5,313.00	FA
12	60135 (Debtor's Residence)	240,000.00	0.00	DA	0.00	FA
Int	INTEREST (u)	Unknown	N/A		0.50	FA
13	Assets Totals (Excluding unknown values)	\$586,325.00	\$2,513.00		\$5,513.50 ✓	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): June 30, 2009

Current Projected Date Of Final Report (TFR): May 21, 2009 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-74193
Case Name: TONYAN, PAMELA MARIE

Trustee: STEPHEN G. BALSLEY (330410)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****39-65 - Money Market Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 54-6931151
Period Ending: 09/09/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
03/10/09		Pamela M. Tonyan	Interest in bank accounts and income tax refund		5,513.00		5,513.00
	{2}		Checking account - Kane County Teacher's Credit Union	100.00 1129-000			5,513.00
	{3}		Checking account - Chase Bank	100.00 1129-000			5,513.00
	{11}		2008 income tax refund	5,313.00 1224-000			5,513.00
03/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.14		5,513.14
04/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.22		5,513.36
05/20/09	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.14		5,513.50
05/20/09		To Account #*****3966	Transfer funds from MMA to checking	9999-000		5,513.50	0.00

ACCOUNT TOTALS	5,513.50	5,513.50	\$0.00
Less: Bank Transfers	0.00	5,513.50	
Subtotal	5,513.50	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$5,513.50	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-74193
Case Name: TONYAN, PAMELA MARIE

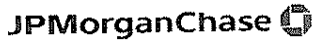
Trustee: STEPHEN G. BALSLEY (330410)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-****39-66 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: 54-6931151
Period Ending: 09/09/09

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
05/20/09		From Account #*****3965	Transfer funds from MMA to checking	9999-000	5,513.50		5,513.50
07/29/09	101	Stephen G. Balsley	Dividend paid 100.00% on \$650.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		650.00	4,863.50
07/29/09	102	STEPHEN G. BALSLEY	Dividend paid 100.00% on \$1,301.35, Trustee Compensation; Reference:	2100-000		1,301.35	3,562.15
07/29/09	103	Illinois Department of Revenue	Dividend paid 100.00% on \$2,605.09; Claim# 1P; Filed: \$2,605.09; Reference: 7853	5800-000		2,605.09	957.06
07/29/09	104	Illinois Department of Revenue	Dividend paid 1.92% on \$540.00; Claim# 1U; Filed: \$540.00; Reference: 7853	7100-000		10.43	946.63
07/29/09	105	PYOD, LLC/Citibank	Dividend paid 1.92% on \$19,081.27; Claim# 2; Filed: \$19,081.27; Reference: 6251	7100-000		368.21	578.42
07/29/09	106	PYOD, LLC/Citibank	Dividend paid 1.92% on \$1,697.11; Claim# 3; Filed: \$1,697.11; Reference: 6975	7100-000		32.75	545.67
07/29/09	107	HSBC Bank Nevada, N.A.	Dividend paid 1.92% on \$1,318.77; Claim# 4; Filed: \$1,318.77; Reference: 3372	7100-000		25.45	520.22
07/29/09	108	Beneficial Illinois, Inc.	Dividend paid 1.92% on \$12,317.93; Claim# 5; Filed: \$12,317.93; Reference: 5828	7100-000		237.70	282.52
07/29/09	109	GE Money Bank/Sam's Clubs	Dividend paid 1.92% on \$2,815.37; Claim# 6; Filed: \$2,815.37; Reference: 3334	7100-000		54.33	228.19
07/29/09	110	Chase Bank USA, N.A.	Dividend paid 1.92% on \$11,825.29; Claim# 7; Filed: \$11,825.29; Reference: 1458	7100-000		228.19	0.00

ACCOUNT TOTALS	5,513.50	5,513.50	\$0.00
Less: Bank Transfers	5,513.50	0.00	
Subtotal	0.00	5,513.50	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$5,513.50	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-****39-65	5,513.50	0.00	0.00
Checking # ***-****39-66	0.00	5,513.50	0.00
	\$5,513.50	\$5,513.50	\$0.00



JPMorgan Chase Bank, N.A.
 Bankruptcy Management Services
 4 New York Plaza
 New York, NY 10004

August 01, 2009 through August 31, 2009

Account Number: **000312207923966**

CUSTOMER SERVICE INFORMATION

Service Center: **1-800-634-5273**

00018134 DBI 802 24 24409 - NNNNN 1 000000000 60 0000

08-74193 TONYAN PAMELA MARIE
 DEBTOR
 330410 STEPHEN BALSLEY TRUSTEE
 BRANCH 312, 4 NYP, 17TH FLOOR
 NEW YORK NY 10004



CHECKING SUMMARY

Bankruptcy Business Checking

	INSTANCES	AMOUNT
Beginning Balance		\$3,562.15
Checks Paid	8	- 3,562.15
Ending Balance	8	\$0.00

CHECKS PAID

CHECK NUMBER	DATE PAID	AMOUNT
103	08/11	\$2,605.09
104	08/11	10.43
105	08/06	368.21
106	08/06	32.75
107	08/28	25.45
108	08/26	237.70
109	08/05	54.33
110	08/10	228.19
Total Checks Paid		\$3,562.15

DAILY ENDING BALANCE

DATE	AMOUNT
08/05	\$3,507.82
08/06	3,106.86
08/10	2,878.67
08/11	263.15
08/26	25.45
08/28	0.00

9/19/09